

**METHOD AND APPARATUS FOR PROVIDING USER AUTHENTICATION****Abstract Of The Disclosure**

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A method and apparatus provides user authentication by communicating primary authentication information, such as user identification data and/or password data to an authentication unit via a primary channel. An authentication code is generated by the authentication unit on a per session basis and is sent to the first device via a back channel during the session. The authentication unit determines which destination unit will receive the generated authentication code. If the determined destination unit is the same unit that originally sent the primary authentication information, the same unit returns the authentication code to the authentication unit, and the authentication unit then authenticates the user when the returned authentication code matches the sent authentication code. Accordingly, a primary channel and a back channel is used during the same session to provide user authentication. In another embodiment, an authentication unit determines which unit, other than the unit that originally sent the primary authentication information, will receive the generated authentication code. A third unit receives the authentication code and a user enters and resends the authentication code using the first unit and the primary channel.

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